

/—A Sample eStatement

eStatement from Lamar Bank Member FDIC
As of close of business Monday Oct-16-2000

F16.1

A Statement for this account is attached today!

5 - Checking Account: xx7116 - Household Account - 7
8 - Available Balance: \$1,336.74 - 9
13 (10) Last Deposit: \$499.62 on 10/13/2000

Transaction(s) for Account xx7116

Date	Serial #	Amount	Transaction Source and Type
10/16/00-18	006507	\$7.35	Check
10/16/00-19	006508	\$3.00	ACH Debit
10/16/00-20	000000	\$95.00	Visa Check Card

21 - Savings Account: xxxxx7856 - Household Savings

24 Available Balance: \$10,000.00

30 (15) Last Deposit: \$2,000.00 on 10/13/2000

Transaction(s) for Account xxxxx7856

Date	Serial #	Amount	Transaction Source and Type
10/16/00	000000	\$40.00	Withdrawal

10/16/00 10/16/00 10/16/00 10/16/00 10/16/00 10/16/00 10/16/00 10/16/00 10/16/00 10/16/00

Operation of the eStatement Program

The eStatement Main Menu

38
✓

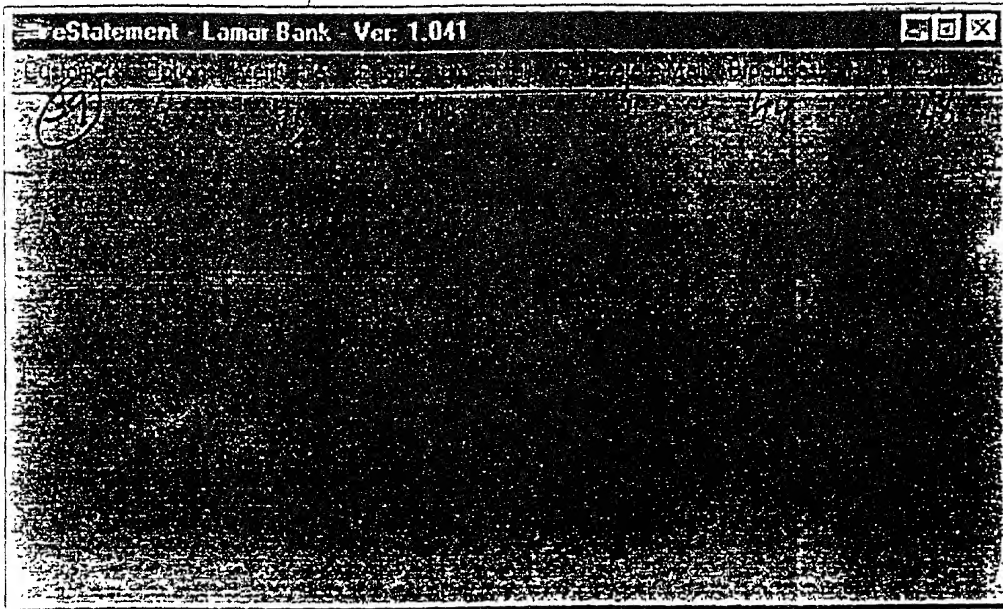


Fig. 2

FOUO 3/22/2000

Main Menu Selection - Customers

47

49

50, 51, 52, 53, 54

55

ID	Customer Name	E-Mail Address	Chrg	Cont	Susp	No Ad	Rates	Date Added
52	Allen, Jeff and Linda	memawbear4@aol.com	-1	-1	0	0	0	05/25/200
30	Hatcher, Michelle	mhatcher@lamarbanktexas.com	-1	-1	0	0	0	09/08/199
37	Houseman, John	jhouseman@lamarbanktexas.com	0	-1	0	0	0	09/10/199
46	LTD, Timco 1	smiller@timcoltd.com	-1	-1	0	-1	-1	03/01/200
45	Miller, Bob	bobmiller6@aol.com	-1	-1	0	-1	0	01/31/200
33	Monger, Gene C	gemong1@aol.com	0	-1	0	0	0	09/10/199
43	Ott, Linda	lott@lamarbanktexas.com	-1	-1	0	0	0	03/21/199
36	Pace, Wilma	wpace@lamarbanktexas.com	-1	-1	0	0	0	09/10/199
34	Peacock, J. Hoke	jhp@obt.com	0	-1	0	0	0	09/10/199
35	Reed, Ron D.	rreed@lamarbanktexas.com	-1	-1	0	0	0	09/10/199
47	Riley, Jason	jriley@lamarbanktexas.com	0	-1	0	-1	-1	03/08/200
42	Riley, Josie L	josieriley@yahoo.com	-1	-1	0	0	0	09/20/199
10	Riley, Travis C.	triley@lamarbanktexas.com	-1	-1	0	0	0	08/29/199
50	Tortorice, Joe V, Jr. Mr	sheltor@earthlink.net	0	-1	0	0	0	04/20/200
51	VanMeter, Gene A Mr	bvanm550@aol.com	0	-1	0	0	0	05/24/200

56

57

Add/Edit

Close

FIG. 3

eStatement Customer Setup

47	Business Name		48A
48	Address Name	Travis C. Riley	49A
49	Email Address	triley@lamarbanktexas.com	
50	Phone	<input checked="" type="checkbox"/>	
51	Opt In	<input checked="" type="checkbox"/>	
52	Send Statements	<input type="checkbox"/>	
53	Do not send	<input type="checkbox"/>	
54	Send to Texas	<input type="checkbox"/>	
63	Sort Name	Riley, Travis C.	

65 Add 66 Edit 67 Delete 68 Accounts 69 Help

FIG. 4

eStatement Account Setup

Customer ID: 571

Account Number: 20368654

Balance Forward: 72294220

Account Name: Travis C. Riley

Account Type: Savings

Report Balance: ☒ Report on Monday: ☒

Report Transactions: ☒ Report on Tuesday: ☒

Report N/A: ☐ Report on Wednesday: ☒

Attach Statement: ☐ Report on Thursday: ☒

Exclude Self: ☐ Report on Friday: ☒

Power of Attorney: ☐ Report on Saturday: ☒

Report on Sunday: ☒

Report on Other: ☐

Buttons: Add, Edit, Update, Cancel, OK, Close

F16 5

91

Main Menu Selection - Options

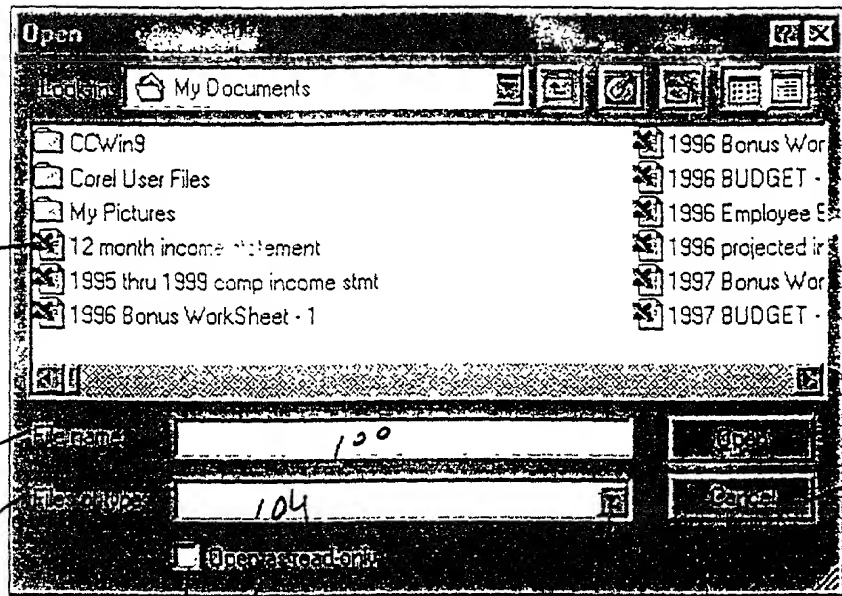


FIG. 6

Sub-Menu Option - Change System Information

108 — System Name: eStatement

110 — Bank Name: Lamar Bank

111 — Statement Period Size: 6 (12/6/8)

114 — Statement Graphic: C:\statement\yearlybird.gif

116 — Browse

Buttons: Save, Cancel

Fields

Fig. 7

Sub-Menu Option - Edit Auto e-Mail Settings

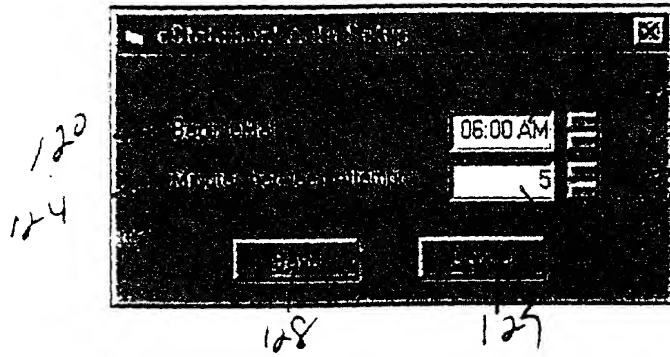


FIG. 8

Sub-Menu Option - Generate Selected e-Mail

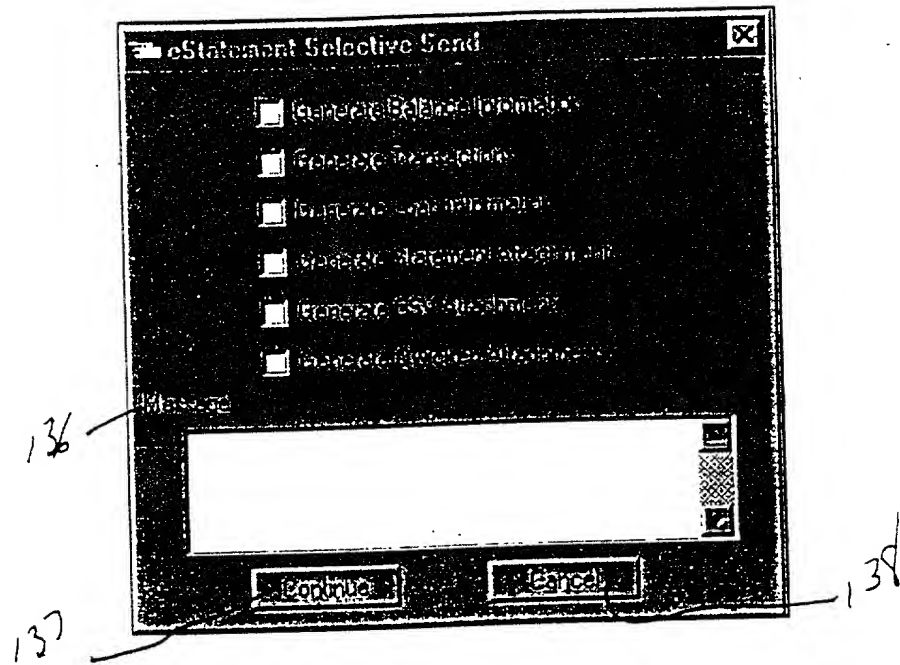


FIG. 9

706070-2924260

Sub-Menu Option - Edit Tran Codes

The image shows a screenshot of a software window titled "eStatement Tran Codes". The window contains the following elements:

- Transaction Code:** A text field containing the value "102".
- Description:** A text field containing the value "New account opening deposit".
- Debit:** A checkbox that is currently unchecked.
- Buttons:** A row of five buttons labeled "Add", "Delete", "Refresh", "Update", and "Close".
- Footer:** A status bar at the bottom left shows "Trancode: 1" next to a left arrow icon. At the bottom right are right arrow icons.

Handwritten annotations in black ink are present:

- "139" points to the "Transaction Code" field.
- "140" points to the "Description" field.
- "141" points to the "Debit" checkbox.
- "144" points to the "Add" button.
- "145" points to the "Delete" button.
- "146" points to the "Refresh" button.
- "147" points to the "Update" button.
- "148" points to the "Close" button.
- "149" points to the right arrow icons in the footer.
- "150" points to the "Trancode: 1" text.
- "151" points to the left arrow icon in the footer.

FIG. 10

Main Menu Selection - Enable Auto e-Mail and Disable Auto e-Mail

150 152 154 156 158

Start/End Date	10/30/2000 1:48:13 PM	151
Next Schedule	10/31/2000 6:00:00 AM	153
Current Status	Waiting	155
Missed Calls	0	157
Current Time	02:36:19 PM	159

Fig. 11

Main Menu Selection - Broadcast

eStatement E-Mail Broadcast

Send To:

Subject:

Monthly charges have been increased by 4% effective next month, December, 2000.

FIG. 12

FIG. 12

Begin

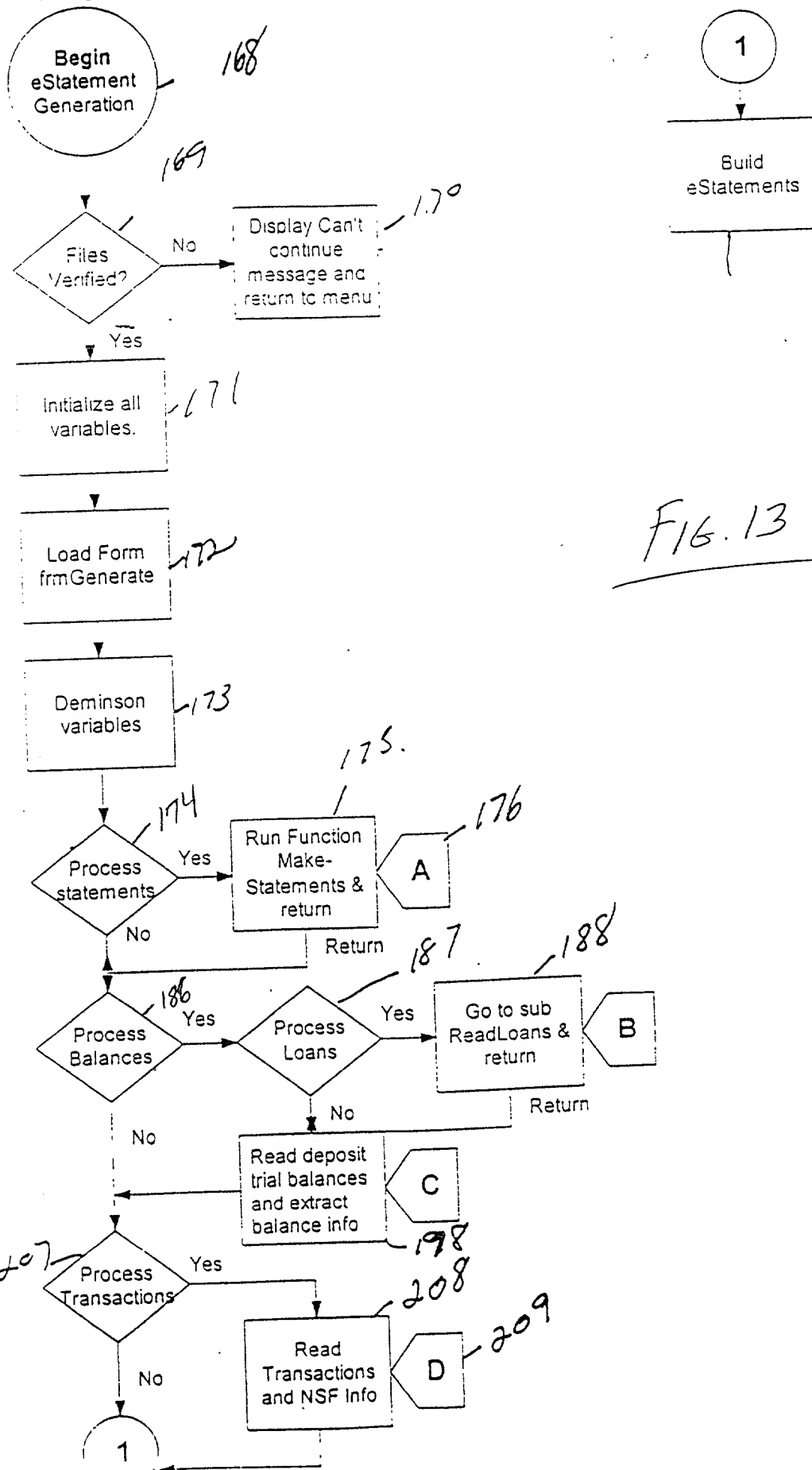
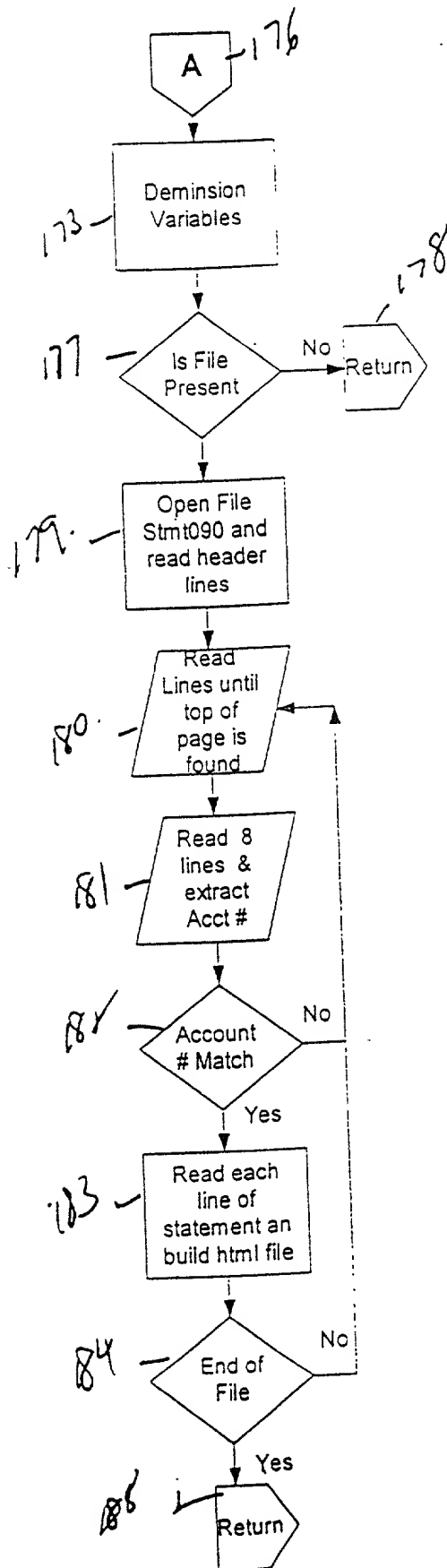


FIG. 13

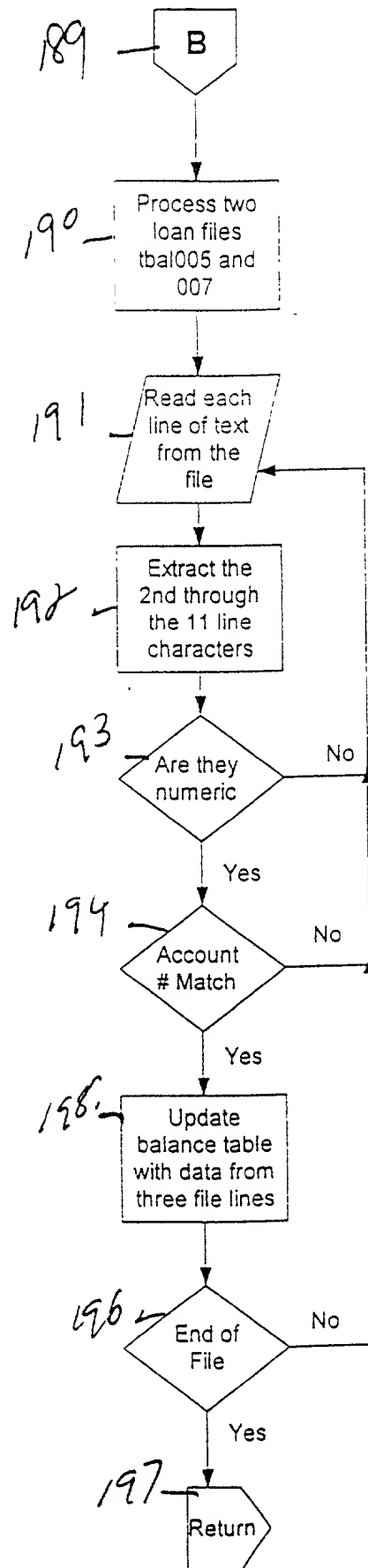
Sub MakeStatements (A)

FIG. 14



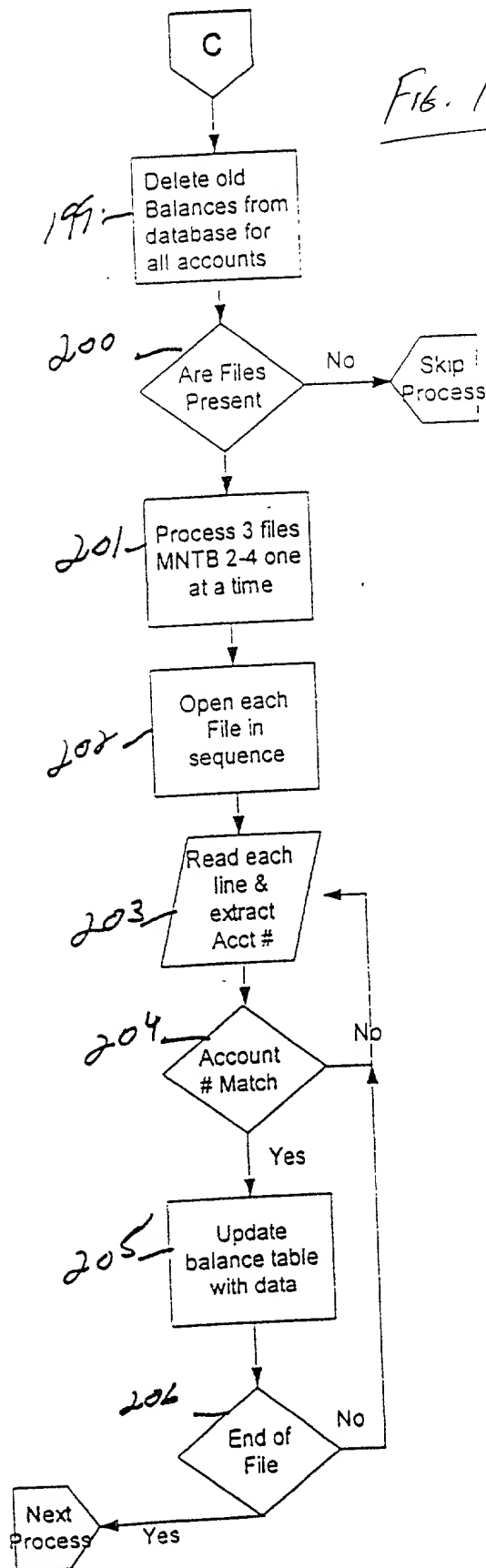
Sub ReadLoans (B)

Fig. 15



Read Deposit TBs (C)

Fig. 16



Read Transactions and NSF Info (D)

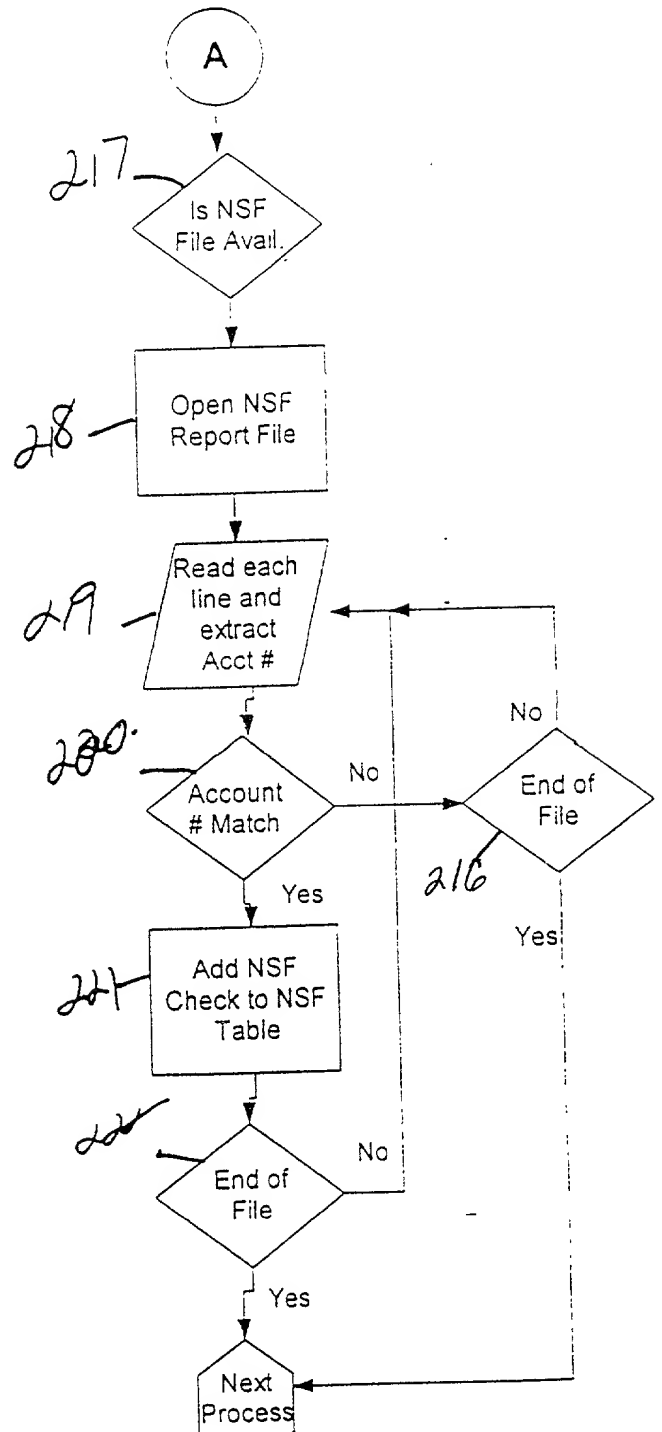
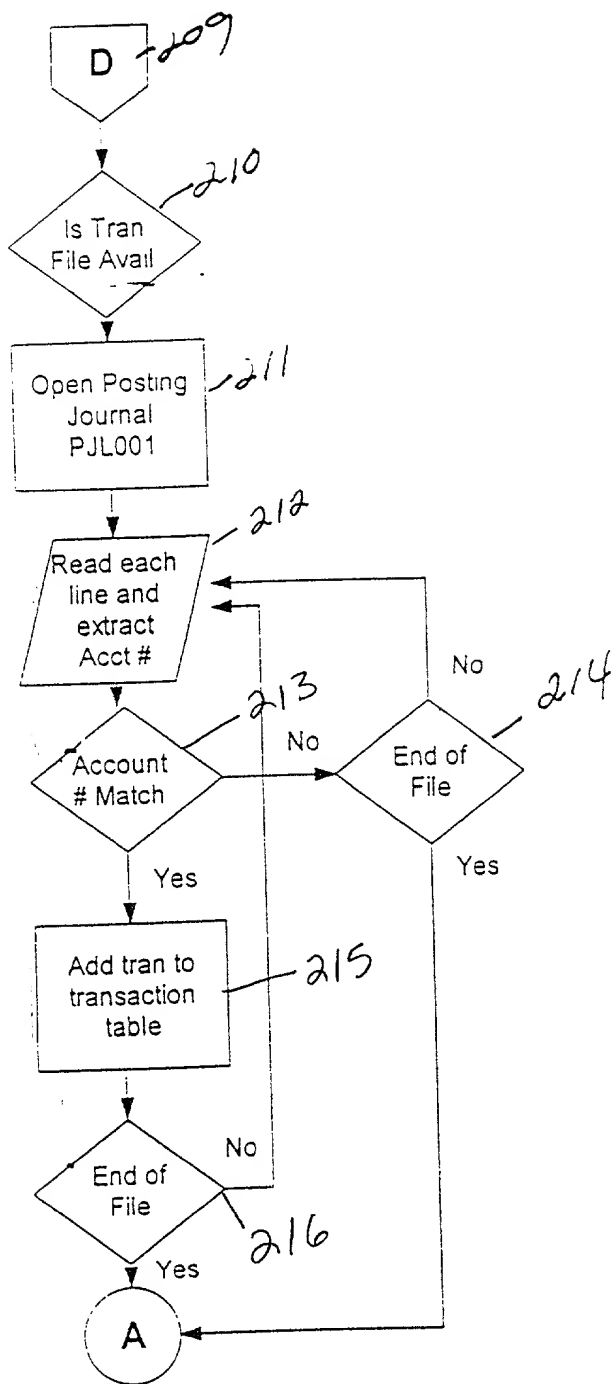


Fig. 17



eStatement from Lamar Bank

Member FDIC

NOTE: For your convenience only! This statement does not represent official bank records. Your statement will be mailed to you. Refer to your mailed copy for important disclosures concerning your account.

Name, address and a portion of account number were omitted for your security.

CUSTOMER NO. XXXX294200
FROM 04/07/00 THRU 05/04/00

SUMMARY OF YOUR ACCOUNTS

ACCOUNT NUMBER	PREVIOUS BALANCE	ACCOUNT ACTIVITY	ENDING BALANCE
CKG-06		43 DEBITS 4,044.81	
XXXX2942-310	34 389.65	5 CREDITS 316 4,405.91	320 750.75
SAV-20-309		0 DEBITS 317 .00	
XXXX8654-311	313 6.93	0 CREDITS 318 .00	321 6.93

ACCOUNT ACTIVITY SUMMARY
ACCOUNT NO. XXXX2942-323
PREVIOUS BALANCE AS OF 04/06/00 389.65 325.
TOTAL OF 327-5 DEPOSITS AND OTHER CREDITS 4,405.91 328.
TOTAL OF 330-43 DEBITS AND WITHDRAWALS 4,044.81 331.
ENDING BALANCE AS OF 05/04/00-331 750.75 332.

ACCOUNT DISCLOSURE
AVERAGE DAILY BALANCE 844.71-336
NUMBER OF DAYS THIS STATEMENT 28 328

ACCOUNT TRANSACTIONS DETAIL-
DEPOSITS AND OTHER CREDITS
DATE NUMBER DESCRIPTION AMOUNT
04/12 333 DEPOSIT 330 80.00
04/14 334 DIRECT DEPOSIT 1,845.71
04/18 334 DEPOSIT 300.00
04/27 DIRECT DEPOSIT 1,845.71
05/02 DEPOSIT 337 334.49

CHECKS
DATE NUMBER AMOUNT DATE NUMBER AMOUNT
04/13 335 50.00 04/07 1082 19.94
04/24 335 75.00 04/07 1084 35.00
04/28 50.00 04/10 1085 26.32
05/01 20.00 04/20 1086 24.75
05/02 20.00 04/19 1087 30.00
04 237 250.00 04/19 1088 20.29
05 02 238 250.00 04/19 1089 20.00

Page 1

Name, address and a portion of account number were omitted for your security.

CUSTOMER NO. XXXX294200
FROM 04/07/00 THRU 05/04/00

F16 18C

		MARKET BASKET #21	BEAUMONT	TX US	
04/26	242694	DEBIT CARD DEBIT			
		MARKET BASKET #21	BEAUMONT	TX US	
05/01	252694	DEBIT CARD DEBIT		001	16.15
		MARKET BASKET #43	BEAUMONT	TX US	
05/03	200002	DEBIT CARD DEBIT		76318500	19.95
		CGI*VALUE WEB		800-522-1093 FL US	
05/04		ACH-DR ELECTRONIC TRANSFER			104.76
		ENTERGY-GS	ONLINE PMT		
05/04		ACH-DR ELECTRONIC TRANSFER			33.14
		S'WESTERN BEL	ONLINE PMT		
05/04		ACH-DR ELECTRONIC TRANSFER			23.33
		JC PENNEY REG	ONLINE PMT		
05/04		ACH-DR ELECTRONIC TRANSFER			19.14
		INTERMEDIA COMMU	ONLINE PMT		

* Name, address and a * 10 CUSTOMER NO. PAGE
* portion of account * xxxx294200 4
* number were omitted * FROM 04/07/00 THRU 05/04/00
* for your security. *

CKG-06 ACCOUNT NO. xxxx2942
-ACCOUNT TRANSACTIONS DETAIL-

-----OTHER ITEMS-CHARGES-----
DATE NUMBER DESCRIPTION AMOUNT
05/04 ACH-DR ELECTRONIC TRANSFER 9.17
MOBIL OIL ONLINE PMT

353 354 357

DAILY BALANCE					
DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04/07	270.71	04/10	145.85	04/12	118.36
04/13	1.56	04/14	1,847.27	04/17	373.92
04/18	663.91	04/19	593.62	04/20	557.00
04/24	463.17	04/25	63.17	04/26	53.30
04/27	1,901.01	04/28	1,851.01	05/01	1,814.86
05/02	1,852.30	05/03	1,832.35	05/04	750.75

*****353 354 ACCOUNT ACTIVITY SUMMARY*****

SAV-20 ACCOUNT NO. xxxx9654 356
355 - PREVIOUS BALANCE AS OF 04/06/00 6.93
357 - TOTAL OF 0 DEPOSITS AND OTHER CREDITS .00
357 - TOTAL OF 0 DEBITS AND WITHDRAWALS .00
358 - ENDING BALANCE AS OF 05/04/00 -359-360 6.93
INT EARNED Y-T-D THRU LAST PAYMENT .07

----- ACCOUNT DISCLOSURE -----
362 - AVERAGE DAILY BALANCE 6.93
362 - NUMBER OF DAYS THIS STATEMENT 28
INTEREST EARNED THIS STATEMENT -364-361 .01
ANNUAL PERCENTAGE YIELD EARNED 365 1.90%

* Name, address and a * 10 CUSTOMER NO. PAGE
* portion of account * xxxx294200 5
* number were omitted * FROM 04/07/00 THRU 05/04/00
* for your security. *

SAV-20

ACCOUNT NO. xxxx8654
-ACCOUNT TRANSACTIONS DETAIL-
AMOUNT

BALANCE

DATE DESCRIPTION

TAKE CONTROL WITH A HOME EQUITY LOAN
FOR DEBT CONSOLIDATION,
CALL WILMA, JOHN, RON, JASON, TIM, OR TOMMY

← 366.

F16. 18D

TOB40-090460